

**Information to identify the case:**

Debtor 1	<u>Jorge Orcada</u>	Social Security number or ITIN	xxx-xx-2395
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	15-18547-MBK		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jorge Orcada

10/13/20

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jorge Orcada  
Debtor(s)

Case No. 15-18547-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

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Date Rcvd: Oct 13, 2020

Form ID: 3180W

Total Noticed: 68

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 15, 2020:**

Recip ID	Recipient Name and Address
db	+ Jorge Orcada, 59 Sharot Street, Carteret, NJ 07008-2908
cr	+ Bayview Loan Servicing, LLC, RAS Citron LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
cr	+ L.T. Asset Recovery, LLC, c/o Pellegrino & Feldstein, LLC, 290 Route 46 West, Denville, NJ 07834-1239
cr	+ OCWEN LOAN SERVICING, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925
515496840	Account Resolution Services, PO Box 459079, Fort Lauderdale, FL 33345-9079
515496841	Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203
515496851	++ BONDED COLLECTION CORPORATION, PO BOX 2248, NORCROSS GA 30091-2248 address filed with court:, Bonded Collection Corporation, 29 East Madison Street, Suite 1650, Chicago, IL 60602-4404
515593316	+ Deutsche Bank National Trust Co., Trustee(See B10), c/o Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
515496858	+ Emergency Phy Assoc North Jersey, PC, P.O. Box 740021, Cincinnati, OH 45274-0021
515496859	+ Encore Receivable Management, P.O. Box 3330, Olathe, KS 66063-3330
515496862	+ FMS, P.O. Box 707600, Tulsa, OK 74170-7600
515496864	+ Frien, Such, Kahn & Shepard, PC, 7 Century Drive, Suite 201, Parsippany, NJ 07054-4673
515496865	+ Fulton Friedman & Gullace, LLP, P.O. Box 2123, Warren, MI 48090-2123
515658975	+ L.T. Asset Recovery, LLC, 290 Route 46 West, Denville, NJ 07834-1239
515496870	+ Leonard Franco Jr., 15 E. Centre Street, P.O. Box 771, Woodbury, NJ 08096-7771
515496876	+ Michael Harrison, 3155 State Route 10, Suite 214, Denville, NJ 07834-3430
515707487	+ New Century Financial Services, Inc., c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
515496880	+ Northland Group, P.O. Box 390846, Minneapolis, MN 55439-0846
515496881	+ Northstar Location Services, LLC, ATN: Financial Services Dept., P.O. Box 49, Bowmansville, NY 14026-0049
515496882	+ Ocwen Loan Servicing, 1661 Worthington Rd, Ste 100, Managing Agent/Officer, West Palm Beach, FL 33409-6493
516594338	+ Ocwen Loan Servicing , LLC, ROBERTSON, ANSCHUTZ & SCHNEID, P.L., 6409 Congress Ave, Suite # 100, Boca Raton Fl. 33487-2853
515720690	+ Ocwen Loan Servicing, LLC, 1661 Worthington Road, Ste #100, West Palm Beach, FL 33409-6493
515722280	Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, P.O. BOX 24605,, West Palm Beach, FL 33416-4605
516346526	+ Ocwen Loan Servicing, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Ave., Suite 100, Boca Raton, FL 33487-2853
518173159	+ PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, 1MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL, NJ 08054-4637
518173160	+ PHH MORTGAGE CORPORATION, BANKRUPTCY DEPARTMENT, 1MORTGAGE WAY, MAIL STOP SV-22, MT. LAUREL, NJ 08054, PHH MORTGAGE CORPORATION BANKRUPTCY DEPARTMENT 08054-4637
515496883	+ Pellegrino & Feldstein, 290 Rt 46 West, Denville, NJ 07834-1239
515496884	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
515496888	+ SLS, 8742 Lucent Blvd. Suite 300, Littleton, CO 80129-2386
515496887	+ Shoprite, Cardmember Services, P.O. Box 15325, Wilmington, DE 19886-5325
515496890	+ The Home Depot Credit Services, Processing Center, Des Moines, IA 50364-0001
515496891	+ University Radiology Group, P.O. Box 1075, East Brunswick, NJ 08816-1075
515517342	+ Vanz, LLC, c/o Fein Such Kahn & Shepard PC, 7 Century Dr., Suite 201, Parsippany, NJ 07054-4609

TOTAL: 33

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
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smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 13 2020 20:30:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 13 2020 20:30:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
515496842	+ Email/Text: kristin.villneauve@allianceoneinc.com	Oct 13 2020 20:28:00	Alliance One Receivables Mgmt., Inc., 4850 Street Road, Suite 300, Trevose, PA 19053-6643
515496844	+ EDI: AMEREXPR.COM	Oct 14 2020 00:23:00	American Express, P.O. Box 1270, Newark, NJ 07101-1270
515496843	+ EDI: AMEREXPR.COM	Oct 14 2020 00:23:00	American Express, P.O. Box 26312, Lehigh Valley, PA 18002-6312
515681652	EDI: BECKLEE.COM	Oct 14 2020 00:23:00	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515514596	EDI: AIS.COM	Oct 14 2020 00:23:00	American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
515496845	EDI: ACCE.COM	Oct 14 2020 00:23:00	Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
515496847	EDI: BANKAMER.COM	Oct 14 2020 00:23:00	Bank of America, P.O. Box 15019, Wilmington, DE 19886
518580306	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 13 2020 20:30:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1873
518580307	+ Email/Text: bkmailbayview@bayviewloanservicing.com	Oct 13 2020 20:30:00	Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
515496850	+ EDI: HFC.COM	Oct 14 2020 00:23:00	Best Buy, Retail Services, P.O. Box 17298, Baltimore, MD 21297-1298
515496854	+ EDI: CBCSI.COM	Oct 14 2020 00:23:00	CBCS, P.O. Box 163250, Columbus, OH 43216-3250
515496852	+ EDI: CAPITALONE.COM	Oct 14 2020 00:23:00	Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
515496853	+ EDI: RMSC.COM	Oct 14 2020 00:23:00	Care Credit, GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
515496856	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 13 2020 21:01:19	Credit One Bank, P.O. Box 60500, City of Industry, CA 91716-0500
515496872	EDI: CITICORP.COM	Oct 14 2020 00:23:00	Macy's, 9111 Duke Boulevard, Mason, OH 45040
515496857	EDI: DISCOVER.COM	Oct 14 2020 00:23:00	Discover, P.O. Box 6103, Carol Stream, IL 60197-6103
515506759	EDI: DISCOVER.COM	Oct 14 2020 00:23:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
515496860	+ Email/Text: bknotice@ercbpo.com	Oct 13 2020 20:30:00	Enhanced Recovery Co., LLC, 8014 Baybery Road, Jacksonville, FL 32256-7412
515496861	+ Email/Text: data_processing@fin-rec.com	Oct 13 2020 20:29:00	Financial Recovery Service, Inc., P.O. Box 385908, Minneapolis, MN 55438-5908
515496863	+ EDI: WFNNB.COM	Oct 14 2020 00:23:00	Fortunoff, P.O. Box 659569, San Antonio, TX 78265-9569
515496866	+ EDI: RMSC.COM	Oct 14 2020 00:23:00	GE Money Bank, P.O. Box 960061, Orlando, FL 32896-0061
515496867	EDI: IIC9.COM	Oct 14 2020 00:23:00	IC System, Inc., PO box 64437, Saint Paul, MN

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515496868	Email/Text: PBNCNotifications@peritussservices.com	Oct 13 2020 20:28:00	55164-0437 Kohl's, PO Box 3043, Milwaukee, WI 53201-3043
515496869	Email/Text: bankruptcy@affglo.com	Oct 13 2020 20:30:00	Leading Edge Recovery Solutions, PO Box 129, Linden, MI 48451-0129
515496871	+ EDI: RMSC.COM	Oct 14 2020 00:23:00	Lowe's, P.O. Box 530914, Atlanta, GA 30353-0914
515496873	+ EDI: MID8.COM	Oct 14 2020 00:23:00	MCM, Dept. 12421, P.O.Box 603, Oaks, PA 19456-0603
515496877	+ EDI: MID8.COM	Oct 14 2020 00:23:00	Midland Credit Management, P.O. Box 60578, Los Angeles, CA 90060-0578
515519692	+ EDI: MID8.COM	Oct 14 2020 00:23:00	Midland Credit Management, Inc., as agent for Asset Acceptance LLC, PO Box 2036, Warren, MI 48090-2036
515496878	+ Email/Text: apierce@nrsolutionsllc.com	Oct 13 2020 20:30:00	National Recovery Solutions, LLC, P.O. Box 322, Lockport, NY 14095-0322
515722221	EDI: PRA.COM	Oct 14 2020 00:23:00	Portfolio Recovery Associates, LLC, c/o Fortunoff Visa, POB 41067, Norfolk VA 23541
515496886	+ Email/Text: rwjebn@rwjbh.org	Oct 13 2020 20:30:00	Robert Wood Johnson, One Robert Wood Johnson Place, New Brunswick, NJ 08901-1966
515665857	EDI: NEXTEL.COM	Oct 14 2020 00:23:00	Sprint Corp., Attn Bankruptcy Dept, PO Box 7949, Overland Park KS 66207-0949
515496889	+ EDI: WTRRN BANK.COM	Oct 14 2020 00:23:00	Target National Bank, c/o Target Credit Services, PO Box 59317, Minneapolis, MN 55459-0317

TOTAL: 35

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
515496855		Chase, Cardmember Services, P.O. Box 15153
cr	*+	OCWEN LOAN SERVICING, LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
515681653	*	American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
515496846	*	Asset Acceptance, LLC, PO Box 2036, Warren, MI 48090-2036
515496848	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
515496849	*P++	BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238, address filed with court:, Bank of America, P.O. Box 15019, Wilmington, DE 19886
515496874	*+	MCM, Dept. 12421, P.O. Box 603, Oaks, PA 19456-0603
515496879	*+	National Recovery Solutions, LLC, P.O. Box 322, Lockport, NY 14095-0322
516909542	*+	Ocwen Loan Servicing , LLC, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
515496885	*	Pressler & Pressler, LLP, 7 Entin Road, Parsippany, NJ 07054-5020
515496875	##+	MCS Claim Services, 123 Frost Street, Suite 150, Westbury, NY 11590-5027

TOTAL: 1 Undeliverable, 9 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

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**the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 15, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 13, 2020 at the address(es) listed below:**

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Albert Russo (NA)	on behalf of Trustee Albert Russo docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor OCWEN LOAN SERVICING LLC ajennings@rasflaw.com
Aleisha Candace Jennings	on behalf of Creditor Bayview Loan Servicing LLC ajennings@rasflaw.com
Deborah T. Feldstein	on behalf of Creditor L.T. Asset Recovery LLC dfeldstein@caplaw.net
Denise E. Carlon	on behalf of Creditor Bayview Loan Servicing LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Bayview Loan Servicing LLC hkaplan@rasnj.com, informationathnk@aol.com
Justin Plean	on behalf of Creditor OCWEN LOAN SERVICING LLC jplean@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com
Kevin M. Buttery	on behalf of Creditor OCWEN LOAN SERVICING LLC bkyefile@rasflaw.com
Kirsten B. Ennis	on behalf of Debtor Jorge Orcada pacerecf@ennislegal.com r53278@notify.bestcase.com
Miriam Rosenblatt	on behalf of Creditor OCWEN LOAN SERVICING LLC miriam.rosenblatt@mhlpl.com, mrosenblatt@rasflaw.com
Phillip Andrew Raymond	on behalf of Creditor Bayview Loan Servicing LLC phillip.raymond@mccalla.com, mccallaecf@ecf.courtdrive.com
Sindi Mncina	on behalf of Creditor Bayview Loan Servicing LLC smncina@rascrane.com
Sindi Mncina	on behalf of Creditor OCWEN LOAN SERVICING LLC smncina@rascrane.com
Steven K. Eisenberg	on behalf of Creditor OCWEN LOAN SERVICING LLC bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com

TOTAL: 16